

**Information to identify the case:**

Debtor 1	Temeko R. Foster	Social Security number or ITIN xxx-xx-4312
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Michelle R. Foster	Social Security number or ITIN xxx-xx-0661
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-27085-MEH		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Temeko R. Foster  
dba Wow Your Ideas

Michelle R. Foster

12/27/24

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Temeiko R. Foster  
Michelle R. Foster  
Debtors

Case No. 19-27085-MEH  
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Dec 27, 2024

Form ID: 3180W

Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Temeiko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518446186	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
518446205	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
518446217	+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
518446219	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 27 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518446178	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 27 2024 20:47:40	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518476354	Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 20:48:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518446180	+ Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 20:48:23	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518446182	EDI: BANKAMER	Dec 28 2024 01:23:00	Bank of America, PO Box 982235, El Paso, TX 79998
518446183	+ EDI: BANKAMER	Dec 28 2024 01:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518530184	EDI: BANKAMER	Dec 28 2024 01:23:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518446185	+ EDI: BANKAMER	Dec 28 2024 01:23:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
518446194	EDI: CITICORP	Dec 28 2024 01:23:00	Citibank, 7920 NW 110th St, Kansas City, MO 64153

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Total Noticed: 78

518446188	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 27 2024 20:40:00	Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
518549291	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 27 2024 20:40:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 73134-2500
518446191	+ EDI: CAPITALONE.COM	Dec 28 2024 01:23:00	Capital One, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
518446189	+ EDI: CAPITALONE.COM	Dec 28 2024 01:23:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518529883	Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 21:00:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518446195	+ EDI: CITICORP	Dec 28 2024 01:23:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518446196	+ EDI: COMCASTCBLCENT	Dec 28 2024 01:23:00	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
518446197	+ EDI: WFNNB.COM	Dec 28 2024 01:23:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518446198	+ EDI: CONVERGENT.COM	Dec 28 2024 01:23:00	Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
518446199	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2024 20:48:15	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518446200	Email/PDF: DellIBKNotifications@resurgent.com	Dec 27 2024 20:47:54	Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682
518564853	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:47:46	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
518446225	EDI: CITICORP	Dec 28 2024 01:23:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518565898	EDI: Q3G.COM	Dec 28 2024 01:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518446201	+ EDI: DISCOVER	Dec 28 2024 01:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518446202	+ EDI: DISCOVER	Dec 28 2024 01:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518446203	+ EDI: DISCOVERPL	Dec 28 2024 01:23:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518509609	+ EDI: DISCOVERPL	Dec 28 2024 01:23:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518446204	^ MEBN	Dec 27 2024 20:33:10	Eastern Account System, PO Box 837, Newtown, CT 06470-0837
518504029	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 27 2024 20:47:35	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518452029	+ Email/Text: Bankruptcy@absoluteresolutions.com	Dec 27 2024 20:37:00	Icon Equities LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
518446207	EDI: IRS.COM	Dec 28 2024 01:23:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518446192	EDI: JPMORGANCHASE	Dec 28 2024 01:23:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518446208	+ Email/Text: PBNCNotifications@perituservices.com		

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518565983	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 27 2024 20:37:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
518553547	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:38:00	LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
518446210	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:47:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518446209	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 27 2024 20:49:23	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
518585814	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 27 2024 20:38:00	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
518585813	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 27 2024 20:40:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518446211	^ MEBN	Dec 27 2024 20:33:08	Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
519790590	+ Email/Text: mtgbk@shellpointmtg.com	Dec 27 2024 20:38:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519790591	+ Email/Text: mtgbk@shellpointmtg.com	Dec 27 2024 20:38:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518524875	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 27 2024 20:38:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518446212	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 27 2024 20:38:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518446213	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 27 2024 20:47:57	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
518446214	EDI: PRA.COM	Dec 28 2024 01:23:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
518529367	EDI: PRA.COM	Dec 28 2024 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518529414	EDI: PRA.COM	Dec 28 2024 01:23:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
518539197	EDI: PRA.COM	Dec 28 2024 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518446215	+ Email/Text: bankruptcy@pseg.com	Dec 27 2024 20:37:00	PSEG Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
518452028	EDI: Q3G.COM	Dec 28 2024 01:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518452044	EDI: Q3G.COM	Dec 28 2024 01:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518446216	+ Email/Text: RASEBN@raslg.com	Dec 27 2024 20:38:00	RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
520035822	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:49:28	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, Resurgent Receivables LLC 29603-0587

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520420751	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:49:07	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603, Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520420750	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:47:41	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520035821	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 20:48:21	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
518446218	Email/Text: EBN@seliplaw.com	Dec 27 2024 20:38:00	Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797
518521599	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 27 2024 20:38:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518459730	+ Email/Text: bncmail@w-legal.com	Dec 27 2024 20:39:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518446220	+ EDI: SYNC	Dec 28 2024 01:23:00	Syncb/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518559131	+ EDI: AISACG.COM	Dec 28 2024 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518446221	+ EDI: SYNC	Dec 28 2024 01:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518446222	+ EDI: SYNC	Dec 28 2024 01:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518446223	+ EDI: SYNC	Dec 28 2024 01:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
518446224	+ Email/Text: ClericalSupport@tenagliahunt.com	Dec 27 2024 20:38:00	Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
518550609	+ EDI: AIS.COM	Dec 28 2024 01:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518446227	+ EDI: WFFC2	Dec 28 2024 01:23:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518518215	EDI: WFFC2	Dec 28 2024 01:23:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518446228	+ Email/Text: bkfilings@zwickerpc.com	Dec 27 2024 20:40:00	Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

TOTAL: 71

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518487217	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518446179	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518487216	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518446181	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487218	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487219	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487220	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
519026550	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
518446184	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518487221	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

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518487222 \*+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
518487223 \*+ Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238  
518446187 \*P++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367  
518487224 \*P++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367  
518487225 \*P++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367  
518487232 \*P++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043, address filed with court:, Citibank, 7920 NW 110th St, Kansas City, MO 64153  
518487226 \*+ Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610  
518487229 \*+ Capital One, Capital One Retail Svrs, Po Box 30253, Salt Lake City, UT 84130-0253  
518446190 \*+ Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
518487227 \*+ Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
518487228 \*+ Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
518487233 \*+ Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
518487234 \*+ Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600  
518487235 \*+ Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518487236 \*+ Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004  
518487237 \*+ Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518487238 \*P++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682  
518446226 \*P++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040  
518487265 \*P++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040  
518487266 \*P++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040  
518487239 \*+ Discover, PO Box 71084, Charlotte, NC 28272-1084  
518487240 \*+ Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
518487241 \*+ Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954  
518487242 \*+ Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
518487243 \*+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
518487244 \*+ Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
518487245 \* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
518487246 \* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
518446193 \*P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
518487230 \*P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
518487231 \*P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
518487248 \*+ Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
518487250 \*+ LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
518487249 \*+ Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
519026551 \*+ Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
518487251 \*+ Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558  
520029644 \*+ NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
520029645 \*+ NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826  
518487252 \*+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  
518487253 \*+ Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222  
518487254 \*P++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
518487255 \*+ PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490  
518487256 \*+ RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
518487257 \*+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
518487258 \*P++ SELIP AND STYLIANOU LLP, PO BOX 9004, WOODBURY NY 11797-9004, address filed with court:, Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797  
518487259 \*P++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602  
518487260 \*+ Syncb/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
518487261 \*+ Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
518487262 \*+ Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518487263 \*+ Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
518487264 \*+ Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

District/off: 0312-3

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518487267	*+	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518487268	*+	Zwick & Associates, PO Box 9013, Andover, MA 01810-0913
518446206	##+	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518487247	##+	Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703

TOTAL: 0 Undeliverable, 63 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Douglas J. McDonough	on behalf of Creditor Bank of America NA dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Lee Martin Perlman	on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Matthew K. Fissel	on behalf of Creditor CALIBER HOME LOANS INC. wbef@brockandscott.com, matthew.fissel@brockandscott.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor LOANCARE LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
Steven P. Kelly	on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

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TOTAL: 14